

Take Control

Tips for Saving Money

If you're looking for a job, or a better job, you're probably strapped for cash. Here are some tips for saving money.

Spend Less

- Eat out less, or not at all.
- Cook from scratch. Beans and brown rice are nutritious, cheap and can be fixed in lots of yummy ways.
- Cut entertainment. Do free fun stuff: play board games, hike, walk, bike, borrow library videos, tapes, books. Go to free events, parks.
- Get rid of pay TV (cable, satellite).
- Use coupons and buy necessities on sale.
- Make gifts instead of buying them.
- Conserve energy: Turn down your furnace and water heater; turn off the TV and lights when not in use; keep refrigerator door closed. Don't let your vehicle idle, turn it off.
- Drive less—consolidate trips, walk, bike, carpool. Keep tires properly inflated, engine tuned, air filter clean.
- Work with creditors to reduce your payments.
- Check your insurance. Don't have more than you need. Raise your deductible and lower the payments. Check with other companies for a better rate.
- Buy generic medications and store brands, not name brands.
- Shop at dollar stores and thrift stores.
- Trade and barter for services (child care, mechanic or handyman work, rides).



Get More \$\$\$ Coming In

- Sell an extra car.
- Sell things you don't need, but are still useable, through on-line auctions and classifieds.
- Sell a collection, boat, snowmobile, jet ski, or other toys and non-essentials.
- Rent out an extra room.
- Sell your arts and crafts.
- Have a garage sale.
- Teach your skills at your community school, or tutor students.
- Work part-time, do odd jobs, be an independent contractor.
- Start a day-care or other home business.
- Apply for food stamps and other assistance at DWS.

On the Web

<http://www.ftc.gov/bcp/menu-home.htm>